

Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures (Unaudited)

(Dollars in millions, except per share amounts)

A. Reconciliation of net income from continuing operations attributable to Equifax to diluted EPS attributable to Equifax, adjusted for an income from the settlement of escrow amounts, an accrual for certain legal claims, settlement of a legal dispute over certain software license agreements, and acquisition-related amortization expense:

	Three Months Ended September 30,		\$ Change	% Change
	2015	2014		
Net income attributable to Equifax	\$ 117.9	\$ 92.7	\$ 25.2	27 %
Acquisition-related amortization expense, net of tax, and cash income tax benefit of acquisition-related amortization expense of certain acquired intangibles	26.1	27.2	(1.1)	(4)%
Income from the settlement of escrow amounts, net of tax ⁽¹⁾	(11.1)	—	(11.1)	nm
Accrual for certain legal claims, net of tax ⁽²⁾	4.7	—	4.7	nm
Settlement of a legal dispute over certain software license agreements, net of tax ⁽³⁾	—	5.0	\$ (5.0)	nm
Net income attributable to Equifax, adjusted for items listed above	<u>\$ 137.6</u>	<u>\$ 124.9</u>	<u>\$ 12.7</u>	10 %
Diluted EPS attributable to Equifax, adjusted for items listed above	<u>\$ 1.14</u>	<u>\$ 1.01</u>	<u>\$ 0.13</u>	13 %
Weighted-average shares used in computing diluted EPS	120.6	123.5		

nm - not meaningful

- (1) During the third quarter of 2015, we recorded income of \$12.3 million (\$11.1 million, net of tax) from the settlement of escrow amounts related to an acquisition completed in January 2014. The income of \$12.3 million is recorded in other income, net, on our consolidated statements of income, and does not impact our operating margin. See the Notes to this reconciliation for additional detail.
- (2) During the third quarter of 2015, we recorded a charge of \$7.5 million (\$4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.
- (3) During the third quarter of 2014, we recorded a charge of \$7.9 million (\$5.0 million, net of tax) related to a settlement of a legal dispute over certain software license agreements. This charge was recorded in selling, general and administrative expenses, on our consolidated statements of income and impacted our operating margin. See the Notes to this reconciliation for additional detail.

B. Reconciliation of operating income to adjusted operating income, excluding an accrual for certain legal claims and a settlement of a legal dispute over certain software license agreements, and presentation of adjusted operating margin:

(in millions)	Three months ended September 30,		\$ Change	% Change
	2015	2014		
Revenue	\$ 667.4	\$ 613.4	\$ 54.0	9%
Operating Income	174.3	153.7	20.6	13%
Accrual for certain legal claims ⁽¹⁾	7.5	—	7.5	nm
Settlement of a legal dispute over certain software license agreements, net of tax ⁽²⁾	—	7.9	(7.9)	nm
Adjusted Operating Income	181.8	161.6	20.2	13%
Adjusted Operating Margin	27.2%	26.4%		

nm - not meaningful

(1) During the third quarter of 2015, we recorded a charge of \$7.5 million (\$4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

(2) During the third quarter of 2014, we recorded a charge of \$7.9 million (\$5.0 million, net of tax) related to a settlement of a legal dispute over certain software license agreements. This charge was recorded in selling, general and administrative expenses, on our consolidated statements of income and impacted our operating margin. See the Notes to this reconciliation for additional detail.

C. Reconciliation of USIS operating income to USIS adjusted operating income, excluding an accrual for certain legal claims and a settlement of a legal dispute over certain software license agreements, and presentation of USIS adjusted operating margin:

(in millions)	Three months ended September 30,		\$ Change	% Change
	2015	2014		
Revenue	\$ 312.3	\$ 278.6	\$ 33.7	12%
Operating Income	123.4	104.3	19.1	18%
Accrual for certain legal claims ⁽¹⁾	7.5	—	7.5	nm
Settlement of a legal dispute over certain software license agreements, net of tax ⁽²⁾	—	7.9	(7.9)	nm
Adjusted Operating Income	130.9	112.2	18.7	17%
Adjusted Operating Margin	41.9%	40.3%		

nm - not meaningful

(1) During the third quarter of 2015, we recorded a charge of \$7.5 million (\$4.7 million, net of tax) related to an accrual for certain legal claims. This charge is recorded in selling, general and administrative expenses, on our consolidated statements of income and impacts our operating margin. See the Notes to this reconciliation for additional detail.

(2) During the third quarter of 2014, we recorded a charge of \$7.9 million (\$5.0 million, net of tax) related to a settlement of a legal dispute over certain software license agreements. This charge was recorded in selling, general and administrative expenses, on our consolidated statements of income and impacted our operating margin. See the Notes to this reconciliation for additional detail.

Notes to Reconciliations of Non-GAAP Financial Measures to the Comparable GAAP Financial Measures

Diluted EPS attributable to Equifax is adjusted for the following items:

Income from the settlement of escrow amounts related to a past acquisition- During the third quarter of 2015, we recorded income of \$12.3 million (\$11.1 million, net of tax) from the settlement of escrow amounts related to an acquisition completed in January 2014. Management believes excluding this income from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2015, as compared to the corresponding period in 2014, since an income of such an amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Accrual for certain legal claims - During the third quarter of 2015, we recorded a charge of \$7.5 million (\$4.7 million, net of tax) related to an accrual for certain legal claims. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2015, as compared to the corresponding period in 2014, since a charge of such an amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Settlement of a legal dispute over certain software license agreements - During the third quarter of 2014, we recorded a charge of \$7.9 million (\$5.0 million, net of tax) related to a settlement of a legal dispute over certain software license agreements. Management believes excluding this charge from certain financial results provides meaningful supplemental information regarding our financial results for the three months ended September 30, 2014, as compared to the corresponding period in 2015, since a charge of such an amount is not comparable among the periods. This is consistent with how our management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Acquisition-related amortization expense, net of tax - We calculate this financial measure by excluding the impact of acquisition-related amortization expense and including a benefit to reflect the material cash income tax savings resulting from the income tax deductibility of amortization for certain acquired intangibles. These financial measures are not prepared in conformity with GAAP. Management believes excluding the impact of amortization expense is useful because excluding acquisition-related amortization, and other items that are not comparable, allows investors to evaluate our performance for different periods on a more comparable basis. Certain acquired intangibles result in material cash income tax savings which are not reflected in earnings. Management believes that including a benefit to reflect the cash income tax savings is useful as it allows investors to better value Equifax. Management makes these adjustments to earnings when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital.

Redeemable noncontrolling interest adjustment- During the first nine months of 2015, there was not an adjustment of redeemable noncontrolling interest as the redemption value is not in excess of fair value. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. Management makes these adjustments to net income when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Acquisition specific transaction and due diligence expense, as well as integration expense in the first twelve months following the closure of the acquisition - During the first nine months of 2015, there was no adjustment for acquisition specific transaction and due diligence expense, as well as integration expense in the first twelve months following the closure of the acquisition. Management believes excluding this charge is useful as it allows investors to evaluate our performance for different periods on a more comparable basis. Management makes these adjustments to net income when measuring profitability, evaluating performance trends, setting performance objectives and calculating our return on invested capital. This is consistent with how management reviews and assesses Equifax's historical performance and is useful when planning, forecasting and analyzing future periods.

Adjusted operating income and operating margin, excluding an accrual for certain legal claims and a settlement of a legal dispute over certain software license agreements - Management believes excluding the impact of an accrual for certain legal claims and a settlement of a legal dispute over certain software license agreements from the calculation of operating income and operating margin, on a non-GAAP basis, allows investors to evaluate our performance for different periods on a more comparable basis.